

CLAIMS

What is claimed is:

1 1. A method for generating a securities trading proposal,
2 comprising the steps of:
3 inputting selection criteria; and
4 generating a trading proposal, based on the selection
5 criteria, for tax lots of a single security across a
6 plurality of accounts.

1 2. The method of claim 1, wherein the inputted selection
2 criteria include (i) identification of the single security,
3 (ii) identification of criteria corresponding to the tax
4 lots, and (iii) identification of criteria corresponding to
5 the plurality of accounts.

1 3. The method of claim 2, wherein the identified tax lot
2 criteria include at least one of tax filter rules and
3 gain/loss rules.

1 4. The method of claim 3, wherein the tax filter rules
2 include at least one of a short term rollover criterion and
3 a wash sale criterion.

1 5. The method of claim 3, wherein the gain/loss rules
2 include selection criteria based on at least one of cost,
3 gain, loss and tax liability.

1 6. The method of claim 2, wherein the account criteria
2 include one of selecting as the plurality of accounts all
3 accounts for which account profiles are maintained and
4 selecting the plurality of accounts from the accounts for

5 which account profiles are maintained based on selected
6 account profile information.

1 7. The method of claim 1, further comprising:
2 receiving security price information for the single
3 security;
4 receiving tax rate information for each of the
5 plurality of accounts; and
6 receiving tax lot information for each of the
7 plurality of accounts;
8 wherein the generating of the trading proposal
9 includes computing gain/loss and tax liability information
10 for each of the tax lots, applying the selection criteria
11 to the computed gain/loss and tax liability information,
12 and identifying the computed gain/loss and tax liability
13 information for tax lots that satisfy the selection
14 criteria.

1 8. The method of claim 7, further comprising:
2 outputting at least one of the trading proposal, and a
3 failure report including the computed gain/loss and tax
4 liability information for tax lots that do not satisfy the
5 selection criteria.

1 9. The method of claim 8, further comprising:
2 generating reminders to review tax lots identified in
3 the failure report; and
4 automatically transmitting the reminders when the
5 cause of the failure to satisfy the selection criteria is
6 no longer applicable.

1 10. The method of claim 9, wherein the reminders are
2 generated with respect to failed tax lots that are user
3 selectable.

1 11. The method of claim 8, further comprising:
2 moving a tax lot identified in the failure report to
3 the trading proposal.

1 12. The method of claim 8, wherein at least one of the
2 format and content of the failure report are user
3 selectable.

1 13. The method of claim 7, wherein at least one of the
2 format and content of the trading proposal are user
3 selectable.

1 14. An article of manufacture for generating a securities
2 trading proposal, comprising:
3 a computer readable medium; and
4 computer programming stored on the computer readable
5 medium, wherein the stored computer programming is
6 configured to be readable from the computer readable medium
7 by a computer to thereby cause the computer to operate so
8 as to:

9 receive, via an input device, selection criteria; and
10 generate a trading proposal, based on the selection
11 criteria, for tax lots of a single security across a
12 plurality of accounts.

1 15. The article of manufacture of claim 14, wherein the
2 inputted selection criteria include (i) identification of
3 the single security, (ii) identification of criteria

corresponding to the tax lots, and (iii) identification of criteria corresponding to the plurality of accounts.

16. The article of manufacture of claim 15, wherein the identified tax lot criteria include at least one of tax filter rules and gain/loss rules.

17. The article of manufacture of claim 16, wherein the tax filter rules include at least one of a short term rollover criterion and a wash sale criterion.

18. The article of manufacture of claim 16, wherein the gain/loss rules include selection criteria based on at least one of cost, gain, loss and tax liability.

19. The article of manufacture of claim 15, wherein the account criteria include one of selecting as the plurality of accounts all accounts for which account profiles are maintained, and selecting the plurality of accounts from the accounts for which account profiles are maintained, based on selected account profile information.

20. The article of manufacture of claim 14, wherein, in order to generate the trading proposal, the computer readable medium is further readable to cause the computer to:

receiving security price information for the single security;

receiving tax rate information for each of the plurality of accounts; and

receiving tax lot information for each of the plurality of accounts;

11 wherein the generating of the trading proposal
12 includes computing gain/loss and tax liability information
13 for each of the tax lots, applying the selection criteria
14 to the computed gain/loss and tax liability information,
15 and identifying the computed gain/loss and tax liability
16 information for tax lots that satisfy the selection
17 criteria.

1 21. The article of manufacture of claim 20, wherein the
2 computer readable medium is further readable to cause the
3 computer to:

4 output at least one of the trading proposal, and a
5 failure report including the computed gain/loss and tax
6 liability information for tax lots that do not satisfy the
7 selection criteria.

1 22. The article of manufacture of claim 21, wherein the
2 computer readable medium is further readable to cause the
3 computer to:

4 generate reminders to review tax lots identified in
5 the failure report; and

6 automatically transmit the reminders when the cause of
7 the failure to satisfy the selection criteria is no longer
8 applicable.

1 23. The article of manufacture of claim 22, wherein the
2 reminders are generated with respect to failed tax lots
3 that are user selectable.

1 24. The article of manufacture of claim 21, wherein the
2 computer readable medium is further readable to cause the
3 computer to:

4 move a tax lot identified on the failure report
5 to the trading proposal.

1 25. The article of manufacture of claim 21, wherein at
2 least one of the content and format of the failure report
3 are user selectable.

1 26. The article of manufacture of claim 20, wherein at
2 least one of the content and format of the trading proposal
3 are user selectable.

1 27. A system for generating a securities trading proposal,
2 comprising:

3 a memory configured to store tax lot information for
4 securities held in multiple accounts; and

5 a processor configured to receive selection criteria
6 from an input device, and to generate a securities trading
7 proposal, based on the selection criteria and the stored
8 tax lot information, for tax lots of a single security
9 across a plurality of the multiple accounts.

1 28. The system of claim 27, wherein the received selection
2 criteria include (i) identification of the single security,
3 (ii) identification of criteria corresponding to the tax
4 lots, and (iii) identification of criteria corresponding to
5 the plurality of accounts.

1 29. The system of claim 28, wherein the identified tax lot
2 criteria include at least one of tax filter rules and
3 gain/loss rules.

1 30. The system of claim 29, wherein the tax filter rules
2 include at least one of a short term rollover criterion and
3 a wash sale criterion.

1 31. The system of claim 29, wherein the gain loss rules
2 include selection criteria based on at least one of cost,
3 gain, loss and tax liability.

1 32. The system of claim 28, wherein the identified account
2 criteria include one of selecting as the plurality of
3 accounts all accounts for which account profiles are
4 maintained, and selecting the plurality of accounts from
5 the accounts for which account profiles are maintained,
6 based on selected account profile information.

1 33. The system of claim 27, wherein the processor is
2 further configured to:

3 receive security price information for the single
4 security;

5 receive tax rate information for each of the plurality
6 of accounts; and

7 retrieve the stored tax lot information for each of
8 the plurality of accounts;

9 wherein the generation of the trading proposal
10 includes computing gain/loss and tax liability information
11 for each of the tax lots, applying the selection criteria
12 to the computed gain/loss and tax liability information,
13 and identifying the computed gain/loss and tax liability

14 information for tax lots that satisfy the selection
15 criteria.

1 34. The system of claim 33, wherein the processor is
2 further configured to output to an output device at least
3 one of the trading proposal, and a failure report including
4 the computed gain/loss and tax liability information for
5 tax lots that do not satisfy the selection criteria.

1 35. The system of claim 34, wherein the processor is
2 further configured to:
3 generate reminders to review tax lots identified in
4 the failure report; and
5 automatically transmit the reminders when the cause of
6 the failure to satisfy the selection criteria is no longer
7 applicable.

1 36. The system of claim 35, wherein the reminders are
2 generated with respect to failed tax lots that are user
3 selectable.

1 37. The system of claim 34, wherein the processor is
2 further configured to move a tax lot identified on the
3 failure report to the trading proposal.

1 38. The system of claim 34, wherein at least one of the
2 content and format of the failure report are user
3 selectable.

1 39. The system of claim 33, wherein at least one of the
2 content and format of the trading proposal are user
3 selectable.